

## Refine Search

---

Your wildcard search against 10000 terms has yielded the results below.

*Your result set for the last L# is incomplete.*

The probable cause is use of unlimited truncation. Revise your search strategy to use limited truncation.

### Search Results -

Terms	Documents
L33 and ((edit\$ or modif\$ or updat\$) with (criteria or condition or data or instruct\$))	4

---

**Database:** US Pre-Grant Publication Full-Text Database  
 US Patents Full-Text Database  
 US OCR Full-Text Database  
 EPO Abstracts Database  
 JPO Abstracts Database  
 Derwent World Patents Index  
 IBM Technical Disclosure Bulletins

Search:	L34	Refine Search
<input style="width: 15%; height: 25px; border: 1px solid black; background-color: #e0e0e0; border-radius: 5px; font-size: 10px; margin-right: 10px;" type="button" value="Recall Text"/> <input style="width: 15%; height: 25px; border: 1px solid black; background-color: #e0e0e0; border-radius: 5px; font-size: 10px;" type="button" value="Clear"/> <input style="width: 15%; height: 25px; border: 1px solid black; background-color: #e0e0e0; border-radius: 5px; font-size: 10px;" type="button" value="Interrupt"/>		

---

### Search History

---

DATE: Wednesday, April 13, 2005 [Printable Copy](#) [Create Case](#)

<u>Set</u>	<u>Hit</u>	<u>Set</u>
<u>Name</u>	<u>Count</u>	<u>Name</u>
side by side		result set
<i>DB=PGPB,USPT,USOC,EPAB,JPAB,DWPI,TDBD; THES=ASSIGNEE; PLUR=YES; OP=OR</i>		
<u>L34</u> L33 and ((edit\$ or modif\$ or updat\$) with (criteria or condition or data or instruct\$))	4	<u>L34</u>
<u>L33</u> L24 and (print\$ with (servic\$ or job\$))[ab,ti,clm]	9	<u>L33</u>
<u>L32</u> L24 and print\$[ab,ti,clm]	49	<u>L32</u>
<u>L31</u> L29 and update\$[ab,ti,clm]	3	<u>L31</u>
<u>L30</u> L29 and print\$[ab,ti,clm]	0	<u>L30</u>
<u>L29</u> L28 and ((edit\$ or modif\$ or updat\$) with (criteria or condition or data or instruct\$))	23	<u>L29</u>
<u>L28</u> L24 and (online or internet or web\$ or www) and (provid\$ with print\$)	23	<u>L28</u>
<u>L27</u> L26 and provid\$	1	<u>L27</u>

<u>L26</u>	L25 and 705/?ccls.	6	<u>L26</u>
<u>L25</u>	L24 and (online or internet or web\$ or www)	93	<u>L25</u>
<u>L24</u>	(print\$ with (job or service)) and (market\$ with port\$) and @ad<=20000727	139	<u>L24</u>
<u>L23</u>	(print\$ with (job or service)) and (market with port\$) and @ad<=20000727	75	<u>L23</u>
<u>L22</u>	L21 and (abut\$ or adjacent\$)	13	<u>L22</u>
<u>L21</u>	L1 and (switch\$ with normal\$ with depress\$)	19	<u>L21</u>
<u>L20</u>	L19 and (normal\$ with depress\$)	2	<u>L20</u>
<u>L19</u>	L1 and "micro-switch"	12	<u>L19</u>
<u>L18</u>	L16 and (rock\$ with arm\$)	0	<u>L18</u>
<u>L17</u>	L16 and ((rock\$ with arm\$) and "micro-switch")	0	<u>L17</u>
<u>L16</u>	L15 and activat\$	5	<u>L16</u>
<u>L15</u>	L14 and front\$ and switch\$	9	<u>L15</u>
<u>L14</u>	L1 and (autonomous with (clean\$ or vacuum\$)) and (chassis\$ or frame or hous\$) and spring\$	10	<u>L14</u>
<u>L13</u>	L12 and switch\$	14	<u>L13</u>
<u>L12</u>	L1 and (rock\$ with arm\$)	22	<u>L12</u>
<u>L11</u>	L1 and ((rock\$ with arm\$) and "micro-switch")	0	<u>L11</u>
<i>DB=USPT; THES=ASSIGNEE; PLUR=YES; OP=OR</i>			
<u>L10</u>	L2 and (rock\$ with arm\$)	0	<u>L10</u>
<u>L9</u>	L2 and (rock\$ with arm\$)	22994	<u>L9</u>
<i>DB=PGPB,USPT,USOC,EPAB,JPAB,DWPI,TDBD; THES=ASSIGNEE; PLUR=YES;</i>			
<i>OP=OR</i>			
<u>L8</u>	L4 and arm\$	4	<u>L8</u>
<u>L7</u>	L4 and rock\$	0	<u>L7</u>
<u>L6</u>	l4 not 15	4	<u>L6</u>
<u>L5</u>	L4 and activat\$	4	<u>L5</u>
<u>L4</u>	L3 and front\$ and switch\$	8	<u>L4</u>
<u>L3</u>	L2 and (chassis\$ or frame or hous\$) and spring\$	9	<u>L3</u>
<u>L2</u>	L1 and (autonomous with (lean\$ or vacuum\$))	23	<u>L2</u>
<u>L1</u>	(obstacle with sens\$) and @ad<=20010228	5058	<u>L1</u>

END OF SEARCH HISTORY

Your wild card search against 10000 terms has yielded the results below.

*Your result set for the last L# is incomplete.*

The probable cause is use of unlimited truncation. Revise your search strategy to use limited truncation.

**Clear** **Generate Collection** **Print** **Fwd Refs** **Bkwd Refs**  
**Generate OACS**

**Search Results - Record(s) 1 through 4 of 4 returned.**

1. Document ID: US 6473503 B1 ✓

L34: Entry 1 of 4

File: USPT

Oct 29, 2002

US-PAT-NO: 6473503

DOCUMENT-IDENTIFIER: US 6473503 B1

TITLE: System, method and computer program product for achieving local number portability network management support

**Full** **Title** **Citation** **Front** **Review** **Classification** **Date** **Reference** **Claims** **KWIC** **Drawn D**

2. Document ID: US 6473502 B1 ✓

L34: Entry 2 of 4

File: USPT

Oct 29, 2002

US-PAT-NO: 6473502

DOCUMENT-IDENTIFIER: US 6473502 B1

TITLE: System, method and computer program product for achieving local number portability costing and network management support

**Full** **Title** **Citation** **Front** **Review** **Classification** **Date** **Reference** **Claims** **KWIC** **Drawn D**

3. Document ID: US 6438219 B1 ✓

L34: Entry 3 of 4

File: USPT

Aug 20, 2002

US-PAT-NO: 6438219

DOCUMENT-IDENTIFIER: US 6438219 B1

TITLE: System, method and computer program product for achieving local number portability costing support

**Full** **Title** **Citation** **Front** **Review** **Classification** **Date** **Reference** **Claims** **KWIC** **Drawn D**

4. Document ID: US 6148293 A

L34: Entry 4 of 4

File: USPT

Nov 14, 2000

US-PAT-NO: 6148293

DOCUMENT-IDENTIFIER: US 6148293 A

TITLE: Method and apparatus of creating a financial instrument and administering an adjustable rate loan system

[Full](#) | [Title](#) | [Citation](#) | [Front](#) | [Review](#) | [Classification](#) | [Date](#) | [Reference](#) | [Search](#) | [Print](#) | [Claims](#) | [KWMC](#) | [Drawn D](#)

[Clear](#) | [Generate Collection](#) | [Print](#) | [Fwd Refs](#) | [Bkwd Refs](#) | [Generate GACS](#)

Terms	Documents
L33 and ((edit\$ or modif\$ or updat\$) with (criteria or condition or data or instruct\$))	4

**Display Format:** [TI](#) | [Change Format](#)

[Previous Page](#)    [Next Page](#)    [Go to Doc#](#)

[First Hit](#) [Fwd Refs](#)[Previous Doc](#) [Next Doc](#) [Go to Doc#](#) [Generate Collection](#) [Print](#)

L34: Entry 1 of 4

File: USPT

Oct 29, 2002

DOCUMENT-IDENTIFIER: US 6473503 B1

TITLE: System, method and computer program product for achieving local number portability network management support

Application Filing Date (1):19990831Brief Summary Text (16):

However, use of the NPSM service typically requires (i) payment for transactions which are typically billed monthly, and (ii) monitoring user (e.g., telecommunications service provider) and NPSM activity to insure that the user's network traffic successfully completes. In addition, it is desirable to monitor user (e.g., telecommunications service provider), competitor and NPSM activity to insure that the user can more fully address the local number porting market opportunity. In addition, current user interfaces fail to combine full functionality, ease of use, and Year 2000 (Y2K) compliance.

Detailed Description Text (41):

The functions may operate differently based upon the group or service provider with whom the user is associated. For example, for one group, information may be obtained through accessing other external systems. For another group, the user may have to enter the information. In addition, business features pertaining to data edits within the LNP GUI 124 are not necessarily to be performed by the LNP GUI 124 module itself. The edits belong in the most logical sub-system so as to ensure consistency regardless of the data source (e.g., manually entered-vs-automatic flows from LSAT).

Detailed Description Text (65):

In the preferred embodiment, for example, the LNP GUI 124 includes the following edit features: (1) screen validation including (a) type checking, (b) range checking, and (c) code list look-ups (e.g., to confirm a value entered is one of a pre-defined set); (2) the LNP GUI 124 validates data and selection criteria entered by the user according to a Data Validation Table; (3) the LNP GUI 124 accepts the wildcard character, %. at the end of any the following selection criteria values (i.e., the user has partially entered a value), (a) Customer Name, (b) TN, (c) LRN and (d) SV Remarks; (4) the LNP GUI 124 ensures the start telephone number is supplied if the end telephone number is supplied; and (5) the LNP GUI 124 ensures the end telephone number is greater than the start telephone number if the end telephone number is supplied.

Detailed Description Text (199):

The Maintain SP function 154 of the LNP GUI 124, for example, enables the user to display a list of all Service Providers defined within the IBAR 86 via the user selecting the List Service Providers hierarchical list item 332a in the Maintain Service Provider screen 510 of FIG. 4S. The LNP GUI 124 then displays, for example, the following information for each Service Provider as shown in List Service Providers screen 514 of FIG. 4T: (a) Service Provider ID 514A; (b) Service-Provider Name 514B, (c) Region 514C, and (d) Date and time of query 514D. The List Service Providers screen 514 also includes, for example, a Print button 514E for printing the query results, and a horizontal scroll bar 514F. The LNP GUI 124 offers the

user the option to, for example, sort the Service Providers in ascending alphabetical order by Service Provider Name 514B, by Service Provider ID 514A or by Region 514C and displays the Service Providers in the specified sort order. This can be accomplished, for example, by clicking on the Service Provider Name 514B, the Service Provider ID 514A or Region 514C.

Detailed Description Text (276):

In the preferred embodiment, to query notifications, the NSP Create Request Notification function 200 accepts, for example, the following query selection criteria from the user via selection of the Create Request hierarchical list item 324d, for example, as shown in the New Service Provider Create Request Notification screen 606 of FIG. 4AG: (a) Notification Receipt Timestamp Start 606A; (b) Notification Receipt Timestamp End 606B; (c) Telephone Number Start 606D; (d) Telephone Number End 606E; and (e) NPAC Region ID drop down list 606C. The New Service Provider Create Request Notification screen 606, for example, further includes a Query button 606M for initiating the query, a Clear button 606N to clear the entered values, a Print button 606O for printing the query results and a horizontal scroll bar 606P.

Detailed Description Text (320):

In the preferred embodiment, the LNP GUI 124, for example, ensures that the integrity of the system data is maintained. To achieve this level the LNP GUI 124 provides the following features: (a) data cannot be viewed or updated other than through the appropriate security modules (e.g., a user will not be able to gain access to the database that supports the LNP GUI 124 using a third party software package).

CLAIMS:

4. The interface to a LNP network of claim 1, wherein said GUI screen display for maintaining a LRN comprises: a maintain LRN screen display for creating, deleting, modifying or querying a LRN, including, fields for inputting query criteria including a query source, a query region, a SP identification, and a LRN range including a LRN start and a LRN end, means for submitting said query criteria to said engine interface, means for displaying query results received from said engine interface in response to said query criteria and including a date and time of query indicator, means for printing said query results, means for clearing input query criteria, means for indicating a row count of said query results, means for deleting a selected LRN from displayed query results, means for modifying a selected LRN from displayed query results, means for creating a LRN and which generates a create LRN screen display upon a user selecting said means for creating a LRN, wherein said create LRN screen display, includes, fields for inputting LRN information including a LRN, and custom local area signaling services (CLASS) information, line information database (LIDB) information, caller identification with name (CNAM) information, and inter-switch voice mail (ISVM) information for a destination point code (DPC) and a subsystem number (SSN), means for submitting said LRN information to said engine interface, means for clearing input LRN information, and means for cancelling said creating of said LRN.

13. The interface to a LNP network of claim 1, wherein said GUI screen display for querying a SV comprises: a query SV screen display for querying a SV, including, a criteria form including fields for inputting query criteria including a query source selection, a telephone number (TN) range including a TN start and a TN end, a LRN, a SV identification and region, a LNP type indication, a SV status indication, a old SP authorization indication, a new SP due date range including a new SP due date start and a new SP due date end, a old SP due date range including an old SP due date start and an old SP due date end, an activation date range including an activation date start and an activation date end, a customer name, a work order number, a service order number, a ready to activate indication, a sent to data access point (DAP) indication, a user identification, a means for

submitting said query criteria to said engine interface, and a means for clearing input query criteria, a results form for displaying query results received from said engine interface based on said query criteria and including a date and time of query, query results window, a query results row count indicator, a means for refreshing said query results, a means for printing said query results, and a means for providing query results details, wherein said means for providing query results details provides details of a query result selected from said query results window and includes a general information form, a SV history information form, an additional information form, and a partial failure list form.

17. The method of claim 14, wherein said step of providing a screen display for maintaining a LRN comprises: providing a maintain LRN screen display for creating, deleting, modifying or querying a LRN, including, providing fields for inputting query criteria including a query source, a query region, a SP identification, and a LRN range including a LRN start and a LRN end, providing means for submitting said query criteria to said engine interface, providing means for displaying query results received from said engine interface in response to said query criteria and including a date and time of query indicator, providing means for printing said query results, providing means for clearing input query criteria, providing means for indicating a row count of said query results, providing means for deleting a selected LRN from displayed query results, providing means for modifying a selected LRN from displayed query results, providing means for creating a LRN and generating a create LRN screen display upon a user selecting said means for creating a LRN, wherein said step of generating a create LRN screen display, includes, providing fields for inputting LRN information including a LRN, and custom local area signaling services (CLASS) information, line information database (LIDB) information, caller identification with name (CNAM) information, and inter-switch voice mail (ISVM) information for a destination point code (DPC) and a subsystem number (SSN), providing means for submitting said LRN information to said engine interface, providing means for clearing input LRN information, and providing means for cancelling said creating of said LRN.

26. The method of claim 14, wherein said step of providing a screen display for querying a SV comprises: providing a query SV screen display for querying a SV, including, providing a criteria form including providing fields for inputting query criteria including a query source selection, a telephone number (TN) range including a TN start and a TN end, a LRN, a SV identification and region, a LNP type indication, a SV status indication, a old SP authorization indication, a new SP due date range including a new SP due date start and a new SP due date end, a old SP due date range including an old SP due date start and an old SP due date end, an activation date range including an activation date start and an activation date end, a customer name, a work order number, a service order number, a ready to activate indication, a sent to data access point (DAP) indication, a user identification, a means for submitting said query criteria to said engine interface, and a means for clearing input query criteria, providing a results form for displaying query results received from said engine interface based on said query criteria and including providing a date and time of query, query results window, a query results row count indicator, a means for refreshing said query results, a means for printing said query results, and a means for providing query results details, wherein said step of providing means for providing query results details provides details of a query result selected from said query results window and includes providing a general information form, a SV history information form, an additional information form, and a partial failure list form.

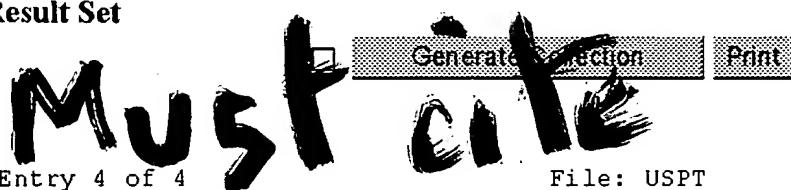
28. The computer readable medium of claim 27, further storing computer instructions, for performing the step of providing a screen display for maintaining a service provider, comprising: providing a maintain SP screen display for modifying or querying SP information, including, providing fields for inputting query or modification information including a SP identification, region and contact information, providing means for submitting said query or modification information

to said engine interface, providing means for displaying query results received from said engine interface in response to said query or modification information, and providing means for clearing input query or modification information; and providing a list SP screen display, including, providing means for indicating a date and time of query or modification, providing means for listing SP information, and providing means for printing listed SP information.

30. The computer readable medium of claim 27, further storing computer instructions, for performing the step of providing a screen display for maintaining a LRN, comprising: providing a maintain LRN screen display for creating, deleting, modifying or querying a LRN, including, providing fields for inputting query criteria including a query source, a query region, a SP identification, and a LRN range including a LRN start and a LRN end, providing means for submitting said query criteria to said engine interface, providing means for displaying query results received from said engine interface in response to said query criteria and including a date and time of query indicator, providing means for printing said query results, providing means for clearing input query criteria, providing means for indicating a row count of said query results, providing means for deleting a selected LRN from displayed query results, providing means for modifying a selected LRN from displayed query results, providing means for creating a LRN and generating a create LRN screen display upon a user selecting said means for creating a LRN, wherein said step of generating a create LRN screen display, includes, providing fields for inputting LRN information including a LRN, and custom local area signaling services (CLASS) information, line information database (LIDB) information, caller identification with name (CNAM) information, and inter-switch voice mail (ISVM) information for a destination point code (DPC) and a subsystem number (SSN), providing means for submitting said LRN information to said engine interface, providing means for clearing input LRN information, and providing means for cancelling said creating of said LRN.

39. The computer readable medium of claim 27, further storing computer instructions, for performing the step of providing a screen display for querying a SV, comprising: providing a query SV screen display for querying a SV, including, providing a criteria form including providing fields for inputting query criteria including a query source selection, a telephone number (TN) range including a TN start and a TN end, a LRN, a SV identification and region, a LNP type indication, a SV status indication, a old SP authorization indication, a new SP due date range including a new SP due date start and a new SP due date end, a old SP due date range including an old SP due date start and an old SP due date end, an activation date range including an activation date start and an activation date end, a customer name, a work order number, a service order number, a ready to activate indication, a sent to data access point (DAP) indication, a user identification, a means for submitting said query criteria to said engine interface, and a means for clearing input query criteria, providing a results form for displaying query results received from said engine interface based on said query criteria and including providing a date and time of query, query results window, a query results row count indicator, a means for refreshing said query results, a means for printing said query results, and a means for providing query results details, wherein said step of providing means for providing query results details provides details of a query result selected from said query results window and includes providing a general information form, a SV history information form, an additional information form, and a partial failure list form.

[Previous Doc](#)[Next Doc](#)[Go to Doc#](#)

[First Hit](#) [Fwd Refs](#)[Previous Doc](#)[Next Doc](#)[Go to Doc#](#)**End of Result Set**

L34: Entry 4 of 4

File: USPT

Nov 14, 2000

US-PAT-NO: 6148293 ✓

DOCUMENT-IDENTIFIER: US 6148293 A

**TITLE:** Method and apparatus of creating a financial instrument and administering an adjustable rate loan system

**DATE-ISSUED:** November 14, 2000

**INVENTOR-INFORMATION:**

NAME	CITY	STATE	ZIP CODE	COUNTRY
King; Douglas L.	Oklahoma City	OK	73123	

APPL-NO: 08/ 953572 [PALM]

DATE FILED: October 17, 1997

**PARENT-CASE:**

This application is a continuation of application Ser. No. 081374,017 filed Jan. 18, 1995 now U.S. Pat. No. 5,742,775.

INT-CL: [07] G06 F 17/60

US-CL-ISSUED: 705/35; 705/38

US-CL-CURRENT: 705/35; 705/38

FIELD-OF-SEARCH: 235/379, 705/1, 705/30, 705/35, 705/36, 705/38

**PRIOR-ART-DISCLOSED:**

U. S. PATENT DOCUMENTS

[Search Selected](#) [Search All](#) [Clear](#)

PAT-NO	ISSUE-DATE	PATENTEE-NAME	US-CL
<input type="checkbox"/> <u>3634669</u>	January 1972	Soumas et al.	705/4
<input type="checkbox"/> <u>4194242</u>	March 1980	Robbins	705/38
<input type="checkbox"/> <u>4232367</u>	November 1980	Youden et al.	705/38
<input type="checkbox"/> <u>4633397</u>	December 1986	Macco	705/30
<input type="checkbox"/> <u>4642767</u>	February 1987	Lerner	705/30
<input type="checkbox"/> <u>4648038</u>	March 1987	Roberts et al.	705/38
<input type="checkbox"/> <u>4706539</u>	November 1987	Bagheri	84/284
<input type="checkbox"/> <u>4736294</u>	April 1988	Gill et al.	705/38

<input type="checkbox"/>				
<input type="checkbox"/>	<u>4742457</u>	May 1988	Leon et al.	705/35
<input type="checkbox"/>	<u>4752877</u>	June 1988	Roberts et al.	705/35
<input type="checkbox"/>	<u>4766539</u>	August 1988	Fox	705/4
<input type="checkbox"/>	<u>4839804</u>	June 1989	Roberts et al.	705/36
<input type="checkbox"/>	<u>4876648</u>	October 1989	Lloyd	705/38
<input type="checkbox"/>	<u>4989141</u>	January 1991	Lyons et al.	705/36
<input type="checkbox"/>	<u>5025138</u>	June 1991	Cuervo	705/38
<input type="checkbox"/>	<u>5083270</u>	January 1992	Gross et al.	705/35
<input type="checkbox"/>	<u>5101353</u>	March 1992	Lupien et al.	705/37
<input type="checkbox"/>	<u>5136501</u>	August 1992	Silverman et al.	705/37
<input type="checkbox"/>	<u>5136502</u>	August 1992	Remrtel et al.	705/2
<input type="checkbox"/>	<u>5148365</u>	September 1992	Dembo	705/36
<input type="checkbox"/>	<u>5193056</u>	March 1993	Boes	705/36
<input type="checkbox"/>	<u>5201398</u>	April 1993	Clugston	198/396
<input type="checkbox"/>	<u>5206803</u>	April 1993	Vitaglano et al.	705/39
<input type="checkbox"/>	<u>5210687</u>	May 1993	Wolfberg et al.	705/36
<input type="checkbox"/>	<u>5237500</u>	August 1993	Perg et al.	705/35
<input type="checkbox"/>	<u>5291398</u>	March 1994	Hagan	705/4
<input type="checkbox"/>	<u>5384260</u>	January 1995	Osborne et al.	436/64
<input type="checkbox"/>	<u>5704045</u>	December 1997	King et al.	705/35
<input type="checkbox"/>	<u>5742775</u>	April 1998	King	705/38
<input type="checkbox"/>	<u>5878404</u>	March 1999	Stout, Jr. et al.	705/38

## FOREIGN PATENT DOCUMENTS

FOREIGN-PAT-NO	PUBN-DATE	COUNTRY	US-CL
2054956	November 1991	CA	
4136320A1	April 1991	DE	
11-85848	March 1999	JP	

## OTHER PUBLICATIONS

Mills, S.J., "Project Finance for Alternative Energy," Renewable Energy, p. 207-208, (1993) XP-002089408.

ART-UNIT: 271

PRIMARY-EXAMINER: Cosimano; Edward R.

ATTY-AGENT-FIRM: Carella, Byrne, et al. Bain; John N. Squire; William

**ABSTRACT:**

An operatively interconnected data processing and computing system is provided for creating, servicing and paying loan agreements between a lender and borrower providing for repayment of the loan together with interest at a periodically adjusted rate based on the terms of the agreement. The system includes data processing for a novel form of relationship management links, supervising and balancing the interests of contractholders, marketing agents, financial intermediaries, investment managers, investment bankers, custodians, rating agencies and an issuing entity.

118 Claims, 25 Drawing figures

[Previous Doc](#)[Next Doc](#)[Go to Doc#](#)

[First Hit](#) [Fwd Refs](#)[Previous Doc](#) [Next Doc](#) [Go to Doc#](#)**End of Result Set** [Generate Collection](#) [Print](#)**A** ✓

L34: Entry 4 of 4

File: USPT

Nov 14, 2000

DOCUMENT-IDENTIFIER: US 6148293 A

TITLE: Method and apparatus of creating a financial instrument and administering an adjustable rate loan system

Application Filing Date (1):  
19971017Brief Summary Text (29):

Under the prior art, numerous debt and equity instruments, along with various derivative securities, have developed between parties transferring monies and those accepting it which have complicated the analysis of risk exposure and its appropriate compensation. For instance, some insurance companies have issued variable annuities which simply involved the payment of return on the basis of an underlying investment portfolio. These look more like equity in a mutual investment fund than a debt instrument paying interest. Other insurers have designed single premium deferred annuities or guaranteed investment contracts which pay a guaranteed rate of interest, along with an additional annual amount being a portion of their divisible surplus. It could be argued that the monies transferred should be bifurcated and viewed as a fixed rate debt instrument, and an equity share participating in a portion of the profits of the company. These instruments have often attempted to shift investment risk to the party transferring the funds. Often the structure of these instruments was driven by regulatory or tax considerations, attempting to shift investment risk to a "debt holder%". In some cases, they merely represent a means of transferring a portion of the lender's assets to a segregated account held by the borrower, to permit the lender to gain an accounting treatment advantage, booking the arrangement at cost rather than marking the assets to market.

Detailed Description Text (8):

In FIG. 1, the outflow regulator 110 comprises a series of data bases including preset flow constraints data base 115, periodic flow constraints database 119, outflow termination database 124 and reservoir monitoring database 125. In addition, included is outflow gateway 120 and update module 126. The update module is updated with current market information from the market databases 117 which provides the current market data from market data sources.

Detailed Description Text (26):

Another option involves the insurer borrower 106 being restricted to accelerating only a percentage of the financial instrument 100. For instance, the insurer may be able to prepay 80% of the financial instrument. This option may allow the insurer to sell a portion of its securities supporting the financial instrument at a substantial market profit if interest rates declined. To the extent these gains above repayment of principal and interest were reallocated to the purpose accounts stored in the system, the formula rate in future years would likely increase for the remaining outstanding balance of the financial instrument.

Detailed Description Text (54):

On each interest computation date, the system determines the balance of all purpose

accounts 103a and step 408, FIG. 7b, loading the reservoir monitoring parameters & register locations at step 408a, updates the market data and reset the periodic rates at step 409, less the respective balances from the previous year (2) using the periodic sensors 118, FIG. 1, at step 410, FIG. 7c. The administrative purpose account is not included in these computations. The difference in these amounts is then allocated by the system 107 to the computational account 104a in step 411, reducing the balances in the respective purpose accounts to their previous year's balance. The balance in the administrative purpose account may be reduced by a predetermined amount representing annual fiduciary, custodial and administrative expenses at step 412.

CLAIMS:

12. The computer-based system of claim 11 of contract negotiation means, comprising:

means coupled to said at least one electronic database for recording and storing proposed contract terms, which may include the proposed date of transfer and amount to be tendered by prospective contractholder(s) to the issuing entity, the proposed amounts and dates of repayment by the issuing entity of such tendered amounts, the dates and method of determining payments of periodic compensation to contractholder(s) by issuing entity, any restriction(s) on use of contract proceeds, initial compensation period and rate of compensation, minimum rates of compensation, maximum rates of compensation, interest rate crediting parameters and formula computation methods, prepayment terms, and other proposed contract terms; and

means for communicating such proposed contract terms and other information between issuing entity, prospective contractholders, intermediaries and service providers by print means, video display means, or other electronic communication means.

40. The computer-based system of claim 32, comprising:

means coupled to said at least one electronic database for entering, storing, updating and communicating external market rate data used to determine the periodic external benchmark rate; and

means coupled to said at least one electronic database for entering, storing, updating and communicating the results of the periodic rate formula, and maximum annual compensation rates.

54. The computer-based system of claim 43, further comprising means coupled to said at least one electronic database including:

portfolio management means for selecting an asset portfolio of securities and for creating and updating an asset position list periodically, based on an amount of cash that is available for investment, current composition of the asset portfolio, projected cash need for the following period, projected compensation liability schedule, and predefined portfolio selection criteria, in order to generate a stream of cash flows from the asset portfolio that will be sufficient to cover in full in a timely manner the contract obligations; and

means for recording the selected security purchase and sale transaction data to update the asset position list.

76. The data processing system of claim 73, comprising means coupled to said at least one electronic database for initially establishing and periodically updating the external benchmark used to establish periodic compensation of the financial contract.

81. A method of creating, servicing and paying financial contracts and operating a

plurality of financial accounts connected thereto having terms and conditions which provide repayment of monies tendered by one entity to another on a date or dates in the future, along with periodically provided compensation thereon, for the purpose of protecting the solvency of the issuing entity and providing reasonable compensation to contractholders, said method comprising the steps of:

inputting and storing the negotiated terms and conditions of a financial contract with an identified contractholder into at least one electronic database which terms and conditions provide for the level of compensation on the financial contract to be adjusted periodically to produce a rate of compensation tied to an external benchmark, allowing the issuing entity to establish a lower rate of compensation in any period in which its solvency or deteriorating credit quality, including with respect to the business activity to which the contract relates, is otherwise threatened in exchange for establishment of a higher rate of compensation during periods in which the results of a formula computation exceed certain pre-agreed levels;

issuing the financial contract with the agreed terms and conditions representing constraints comprising the agreed terms and conditions;

creating and maintaining one or more accounts in at least one electronic database to which funds received on the issuance of the financial contract are allocated; and

utilizing one or more computers to interact and update said accounts maintained in said memory means and report the data contained therein.

82. The method of claim 81, further comprising the steps of:

entering, storing, updating and communicating by electronic means external market rate data used to determine the periodic external benchmark rate; and

entering, storing, updating and communicating by electronic means the results of periodic rate formula, and maximum annual compensation rates.

116. The method of claim 104, further comprising the steps of:

creating subaccounts within said at least one electronic database and periodically allocating a portion of amounts allocated to accounts to such subaccounts;

selecting through computer processing means and input means a portfolio of securities and updating said asset position list periodically, based on an amount of cash that is available for investment, current composition of the asset portfolio, projected cash need for the following period, projected compensation liability schedule, and predefined portfolio selection criteria, in order to generate a stream of cash flows from the asset portfolio that will be sufficient to cover in full in a timely manner the contract obligations;

recording the selected security purchase and sale transaction data to update the asset position list in said at least one electronic database; and

sending by electronic, video or print means contractholders periodic payments, notices and status reports of their financial contracts.

118. A method of creating, servicing and saying financial contracts and operating a plurality of financial accounts connected thereto having terms and conditions which provide repayment of monies tendered by one entity to another on a date or dates in the future, along with periodically provided compensation thereon, for the purpose of protecting the solvency of the issuing entity and providing reasonable compensation to contractholders, said method comprising the steps of:

inputting and storing the negotiated terms and conditions of a financial contract with an identified contractholder into at least one electronic database which terms and conditions provide for the level of compensation on the financial contract to be adjusted periodically to produce a rate of compensation tied to an external benchmark, allowing the issuing entity to establish a lower rate of compensation in any period in which its solvency or deteriorating credit quality, including with respect to the business activity to which the contract relates, is otherwise threatened in exchange for establishment of a higher rate of compensation during periods in which the results of a formula computation exceed certain pre-agreed levels;

issuing the financial contract with the agreed terms and conditions representing constraints comprising the agreed terms and conditions;

creating and maintaining one or more accounts in said at least one electronic database to which funds received on the issuance of the financial contract are allocated;

utilizing one or more computers to interact and update said accounts maintained in said memory means and resort the data contained therein;

periodically updating said at least one electronic database including rebalancing by computer processing means financial accounts coupled to the said financial contracts and stored in said at least one electronic database and periodically establishing a rate of compensation tied to an external bench-mark, being diminished during any period in which the issuing entity's solvency is threatened or credit quality, including with respect to the business activity to which the contract relates, is impaired and augmented during periods in which the results of a formula computation exceed certain pre-agreed levels; and

periodically determining and displaying the status of a financial contract relative to termination pursuant to the agreed terms and conditions of the financial contract.

[Previous Doc](#)

[Next Doc](#)

[Go to Doc#](#)